

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**  
**2004 HOMEOWNERS INSURANCE PREMIUM COMPARISON**  
**Cumberland County**

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$391	\$168	\$126
Ace American Ins Co	\$418	N/A	N/A
All Amer Ins Co	\$378	\$164	\$207
Allstate NJ Ins Co	\$443	\$103	\$139
American Fire & Cas Co	\$477	N/A	\$207
American Home Assur Co	\$386-\$649	N/A	N/A
Amica Mutual Ins Co (1)	\$593	\$181	\$262
Armed Forces Ins Exchange (3)	\$303	N/A	\$129
Associated Indemnity Corp	\$587	\$140	\$204
Atlantic Employers Ins Co	\$492	\$97	\$135
Atlantic Mutual Ins Co	\$443	\$158	\$199
Bay State Ins Co	\$415	\$149	\$151
Camden Fire Ins Assoc	\$461-\$533	\$171-\$187	\$197-\$215
Centennial Ins Co	\$487	\$160	\$201
Central Mutual Ins Co	\$464	\$164	\$207
Centre Ins Co	\$416-\$459	N/A	N/A
Chubb Ins Co of NJ	\$412	\$117	\$160
Citizens Ins Co of Amer	\$372	N/A	N/A
Clarendon Natl Ins Co	\$475-\$703	\$142	\$237
Commercial Ins Co of Newark NJ	\$574	\$335	\$316
Continental Ins Co of NJ	\$574	\$335	\$316
Countryway Ins Co	\$299-\$366	\$123	\$229
Cumberland Mut Fire Ins Co	\$384-\$482	\$152	\$331
Electric Ins Co (3)	\$282	\$106	\$151
Excelsior Ins Co	\$343-\$456	\$149	\$188
Farm Family Cas Ins Co (3)	\$415	\$80	\$172
Farmers Ins Co of Flemington	\$392	\$158	\$155
Farmers Mutual Fic of Salem Cty	\$353-\$488	\$183	\$325
Federal Ins Co	\$587	\$125	\$171
Fidelity Mohawk Ins Co	\$300-\$373	\$126	\$165
Firemans Fund Indemnity Corp	\$558	N/A	N/A
Firemans Fund Ins Co	\$587	\$140	\$204
First Trenton Indemnity Co	\$330	\$122	\$155
Fitchburg Mutual Ins Co	\$527	\$127	\$252
FMI Ins Co (2)	\$300	N/A	\$156
Founders Ins Co	\$387-\$451	\$154	\$189
Franklin Mut Ins Co (2)	\$373	\$126	\$165
GE Prop and Cas Ins Co	\$318	\$119	\$167
Germantown Ins Co	\$354	N/A	\$224
Graphic Arts Mutual Ins Co	\$358-\$454	\$154	\$221
Great Northern Ins Co	\$412	\$117	\$160

(1) Pays dividends

(2) Provides MORE coverage than profile

(3) Insures only members of certain groups or professional associations

N/A Company does not write form

A range indicates company has different eligibility requirements within rating system

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Hanover Ins Co	\$546	\$127	\$165
Harleysville Ins Co of NJ (2)	\$381-\$443	\$180	\$179-\$206
Hartford Cas Ins Co	\$522	\$118	\$145
Hartford Fire Ins Co	\$698	\$149	\$188
Hartford Underwriters Ins Co	\$447	\$121	\$170
High Point Preferred Ins Co (fmr. Prudential P&C)	\$442	\$145	\$156
Homesite Ins Co	\$423	\$202	\$270
Insurance Co of North Amer	\$369	N/A	N/A
Liberty Mutual Fire Ins Co	\$413	\$127	\$152
Massachusetts Bay Ins Co	\$421	\$115	\$150
Mercer Ins Co (fmr. Mercer Mutual)	\$343-\$426	\$211	\$218
Merchants Ins Co of NH Inc	\$336	N/A	\$379
Merchants Mutual Ins Co	\$457	\$186	\$250
Merrimack Mut Fire Ins Co	\$444-\$591	\$155	\$216
Metropolitan Grp Prop & Cas Ins Co	\$599	\$128	\$192
New Jersey Manufacturers Ins Co (1) (3)	\$345	\$55	\$90
New Jersey Re-Insurance Co	\$405	\$61	\$105
Ohio Cas Ins Co	\$638	\$145	\$220
Pacific Indemnity Co	\$587	\$125	\$171
Philadelphia Contributionship Ins	\$548	\$177	\$255
Preferred Mutual Ins Co	\$335	\$120	\$170
Preserver Ins Co	\$318-\$455	\$155	\$128-\$182
Proformance Ins Co	\$355	N/A	\$256
Providence Mut Fire Ins Co (1)	\$346-\$409	\$173	\$178
Public Service Mutual Ins Co	\$399	\$118	\$114
Quincy Mutual Fire Ins Co	\$384-\$474	\$140	\$181
Rutgers Cas Ins Co	\$421-\$556	\$136-\$174	\$160-\$208
Selective Ins Co of Amer	\$423	\$150	\$197
Selective Way Ins Co	\$336	N/A	\$197
Shelby Cas Ins Co	\$370-\$493	\$123-\$142	\$171-\$200
Sompo Japan Ins Co of America	\$503	\$76	\$196
State Farm Fire and Cas Co	\$531	\$127	\$157
Tokio Marine & Fire Ins Co Ltd	\$411	\$150	\$323
United Services Auto Assoc (1) (3)	\$406-\$535	N/A	\$107-\$133
USAA Cas Ins Co (3)	\$467-\$617	N/A	\$131-\$165
Utica Mutual Ins Co	\$523	\$179	\$257
Vigilant Ins Co	\$444	\$125	\$171
West American Ins Co	\$557	\$137	\$190

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